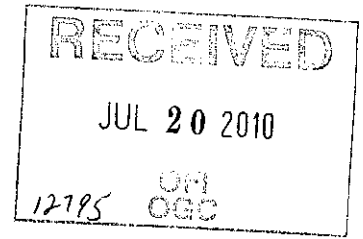


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2010-AH-1077



DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

vs.

DEON LAMONT HARPER

RESPONDENT

AGREED ORDER

1. The Department of Financial Institutions (“DFI”) is responsible for regulating and licensing mortgage loan brokers, mortgage loan companies, mortgage loan originators, and mortgage loan processors in accordance with the provisions set forth in KRS Chapter 286.8, the Mortgage Loan Company and Mortgage Loan Broker Act (the “Act”).

2. The Respondent, Deon Lamont Harper (“Harper”) is not authorized to do business in Kentucky as a licensed mortgage loan officer pursuant to the Act.

3. During an investigation, it was discovered that Harper originated a mortgage loan during the 2007 calendar year in violation of KRS §286.8-030 which prohibits a mortgage loan officer from transacting business unless that individual is properly registered in accordance with KRS §286.8-255.

4. The DFI possesses a range of administrative authority in addressing violations of the Act, including license revocation or denial, the imposition of fines in an amount up to \$25,000 per violation. *See* KRS §286.8-046; §286.8-090.

5. In the interest of economically and efficiently resolving the violation(s) described herein, DFI and Harper agree as follows:

a. Harper agrees to a fine assessment in the amount of one thousand dollars (\$1,000.00) for the violation(s) described herein;

b. Harper agrees to and shall pay the fine assessed herein, which shall be in the form of a certified check or money order made payable to "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: Christine Lewis, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601, in the following manner: (i) the first payment of five hundred dollars (\$500) shall be received on or before August 2, 2010; and (ii) the remaining amount shall be paid in increments of two hundred and fifty dollars (\$250) each and shall be received on or before September 1, 2010 and October 1, 2010, respectively;

c. The DFI agrees to approve the pending mortgage loan originator application upon full execution of this Agreed Order; and

d. Harper shall devote the time and resources necessary to ensure continual and full compliance with all statutory requirements set forth in the Act and the regulations set forth in 808 KAR Chapter 12.

6. The parties agree and understand that a violation of this Agreed Order shall constitute a separate violation and shall not be construed as resolved by this Agreed Order. A violation of this Agreed Order may include, but not be limited to a civil penalty and revocation of registration with the Department.

7. Harper waives his right to demand a hearing at which he would be entitled to legal representation, to confront and cross examine witnesses, and to present evidence on his own behalf, or to otherwise appeal or set aside this Order.

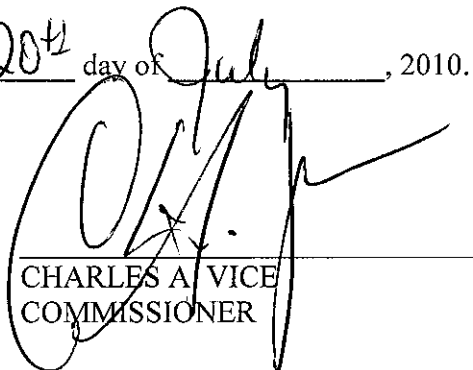
8. Harper consents to and acknowledges the jurisdiction of DFI over this matter and that this Agreed Order is a matter of public record and may be disseminated as such.

9. In consideration of execution of this Agreed Order, Harper for himself, and for his successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, DFI, Office of Legal Services, and each of their members, agents, and employees in their individual capacities, from any and all manner of actions, causes of action, suits, debts, judgments, executions, claims and demands whatsoever, known and unknown, in law or equity, that Harper ever had, now has, may have or claim to have against any or all of the persons or entities named in this paragraph arising out of or by reason of this investigation, this disciplinary action, this settlement or its administration.

10. By signing below, the parties acknowledge they have read the foregoing Agreed Order, know and fully understand its contents, and that they are authorized to enter into and execute this Agreed Order and legally bind their respective parties.

11. This Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 20th day of July, 2010.



CHARLES A. VICE
COMMISSIONER

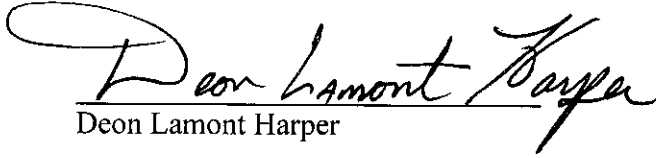
Consented to:

This 20th day of July, 2010.

This 7 day of 16th, 2010.



Nicole Biddle
Director, Non-Depository Division
Department of Financial Institutions



Deon Lamont Harper


ACKNOWLEDGEMENT

STATE OF Kentucky)
)
COUNTY OF Jefferson)

On this the 16 day of July, 2010, before me Deon Lamont Harper the undersigned, **Deon Lamont Harper**, did personally appear and acknowledge himself and that he, being authorized to do so, entered into and executed the foregoing instrument for the purposes therein contained.

In witness whereof I hereunto set my hand.

My Commission Expires: Oct 27, 2012


Notary Public

Certificate of Service

I, Christine Lewis, hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 21 day of July, 2010, by certified mail, return receipt requested, to the following:

Deon Lamont Harper
8925 Gentlewind Way
Louisville, KY 40291



Christine Lewis
Department of Financial Institutions
1025 Capital Center Drive
Suite 200
Frankfort, Kentucky 40601
502-573-3390 x240 (phone)
502-573-2183 (facsimile)

Counsel for Complainant